

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

HEATHER M SMITH

Debtor(s)

Case No. 09-19586

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 05/29/2009.
- 2) The plan was confirmed on 07/22/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 07/22/2009.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 05/28/2014.
- 6) Number of months from filing to last payment: 60.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$21,600.00.
- 10) Amount of unsecured claims discharged without payment: \$105,455.52.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$13,805.00
Less amount refunded to debtor \$4.72

NET RECEIPTS: \$13,800.28

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$1,729.00
Court Costs \$0.00
Trustee Expenses & Compensation \$744.31
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,473.31

Attorney fees paid and disclosed by debtor: \$1,771.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
4PATH LTD	Unsecured	153.60	NA	NA	0.00	0.00
AMERICAN GENERAL FINANCE	Unsecured	0.00	2,625.55	2,625.55	315.91	0.00
BAC/FLEET BKCARD	Unsecured	0.00	NA	NA	0.00	0.00
BANK ONE	Unsecured	0.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE BANK USA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE CC	Unsecured	0.00	NA	NA	0.00	0.00
CITI BP OIL	Unsecured	0.00	NA	NA	0.00	0.00
CITIBANK USA	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
DELL FINANCIAL SERVICES LLC	Unsecured	377.00	502.39	502.39	60.39	0.00
DISCOVER FINANCIAL SERVICES	Unsecured	13,307.00	13,728.84	13,728.84	1,650.41	0.00
EAST BAY FUNDING	Unsecured	8,059.00	9,146.01	9,146.01	1,099.48	0.00
ECAST SETTLEMENT CORP	Unsecured	9,678.00	10,649.37	10,649.37	1,280.21	0.00
EXXONMOBILE CITI	Unsecured	0.00	NA	NA	0.00	0.00
FIFTH THIRD BANK	Secured	4,360.03	4,079.22	4,079.22	4,079.22	197.47
FIRST USA	Unsecured	0.00	NA	NA	0.00	0.00
FIRST USA BANK ^	Unsecured	0.00	NA	NA	0.00	0.00
FORD MOTOR CREDIT CORP	Unsecured	0.00	NA	NA	0.00	0.00
GEMB WALMART	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/DISNEY	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/GAP	Unsecured	0.00	NA	NA	0.00	0.00
GEMB/OLD NAVY	Unsecured	0.00	NA	NA	0.00	0.00
GMAC MORTGAGE CORP	Secured	NA	0.00	100.00	100.00	0.00
GREEN TREE SERVICING LLC	Secured	203,000.00	231,933.11	231,933.11	0.00	0.00
GREEN TREE SERVICING LLC	Unsecured	28,195.26	NA	NA	0.00	0.00
HARRIS NA	Unsecured	21,385.78	NA	NA	0.00	0.00
HARRIS NA	Secured	21,385.78	21,385.78	21,385.78	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC/BEST BUY	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
HSBC/RS	Unsecured	0.00	NA	NA	0.00	0.00
JB ROBINSONS	Unsecured	0.00	NA	NA	0.00	0.00
JC PENNEY	Unsecured	0.00	NA	NA	0.00	0.00
KOHL'S	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT RETAIL SOA	Unsecured	0.00	NA	NA	0.00	0.00
LANE BRYANT RETAIL SOA	Unsecured	0.00	NA	NA	0.00	0.00
MACYS DSNB	Unsecured	0.00	NA	NA	0.00	0.00
MIDWEST PHY	Unsecured	90.00	NA	NA	0.00	0.00
NICOR GAS	Unsecured	156.00	NA	NA	0.00	0.00
PALOS BEHAVIORAL HEALTH PROF	Unsecured	375.00	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	66.75	NA	NA	0.00	0.00
PALOS COMMUNITY HOSPITAL	Unsecured	2,022.67	NA	NA	0.00	0.00
PALOS EMERGENCY MEDICAL CTR	Unsecured	72.85	NA	NA	0.00	0.00
PRA RECEIVABLES MANAGEMENT	Unsecured	18,785.00	21,161.17	21,161.17	2,543.88	0.00
PRONGER SMITH MEDICAL ASSOC	Unsecured	457.32	NA	NA	0.00	0.00
PROVIDIAN NATIONAL BANK	Unsecured	0.00	NA	NA	0.00	0.00
RADIOLOGY & NUCLEAR CONSULTA	Unsecured	180.55	NA	NA	0.00	0.00
RNB-FIELDS3	Unsecured	0.00	NA	NA	0.00	0.00
SEARS ROEBUCK & CO	Unsecured	0.00	NA	NA	0.00	0.00
STATE BANK OF THE LAKES	Unsecured	0.00	NA	NA	0.00	0.00
TARGET	Unsecured	0.00	NA	NA	0.00	0.00
TNB VISA	Unsecured	0.00	NA	NA	0.00	0.00
TRACE AMBULANCE	Unsecured	349.00	NA	NA	0.00	0.00
TRANSAMERICA FINANCIAL SVC	Unsecured	0.00	NA	NA	0.00	0.00
UNIVERSITY OF CHIC PHYSICIANS	Unsecured	342.60	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO	Unsecured	693.49	NA	NA	0.00	0.00
UNIVERSITY OF CHICAGO	Unsecured	51.60	NA	NA	0.00	0.00
US BANK NA	Unsecured	0.00	NA	NA	0.00	0.00
VICTORIAS SECRET	Unsecured	0.00	NA	NA	0.00	0.00
WASHINGTON MUTUAL HOME LOAN	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB EXPRESS	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB ROAMANS	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/DRESS BARN	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/LERNER	Unsecured	0.00	NA	NA	0.00	0.00
WFNNB/VICTORIAS SECRET	Unsecured	0.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$253,318.89	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$4,079.22	\$4,079.22	\$197.47
All Other Secured	\$100.00	\$100.00	\$0.00
TOTAL SECURED:	\$257,498.11	\$4,179.22	\$197.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$57,813.33	\$6,950.28	\$0.00

Disbursements:	
Expenses of Administration	<u>\$2,473.31</u>
Disbursements to Creditors	<u>\$11,326.97</u>
TOTAL DISBURSEMENTS :	<u>\$13,800.28</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 09/29/2014

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.